

AUG 15 2006

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Applicant(s): Michael J. Picciallo

Docket No.

P22,425-B USA

Application No.  
09/478,051Filing Date  
Jan. 15, 2000Examiner  
C. KyleGroup Art Unit  
3624

Invention: ALLOWANCE CARD OR ACCOUNT

I hereby certify that this Voluntary Amendment  
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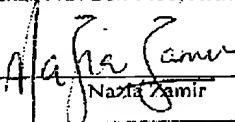
AUG 15 2006

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo** : Group Art Unit: 3624  
Application No.: **09/478,051** : Examiner: **C. Kyle**  
Filed: **January 15, 2000** :  
For: **ALLOWANCE CARD OR ACCOUNT** :  
Attorney Docket No.: **P22,425-B USA**

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 at (571) 273-8900 on August 15, 2006.

8-15-06  
Date  
Nazia Zamir

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

VOLUNTARY AMENDMENT

This Amendment is submitted to address matters discussed at the May 8, 2006 interview with the Examiner, which is gratefully acknowledged.

**Amendments to the Claims** are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicants' Remarks begin on page 9 of this paper.